

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Douglas Stephen Taylor  
**Debtor 1**  
Noelle Denise Taylor  
**Debtor 2**

**Chapter 13**

**Case No.** 1:22-BK-00900-HWV

**Matter:** Motion to Incur Debt/Obtain Credit

**DEBTOR(S)' MOTION TO INCUR DEBT**

AND NOW, come the Debtor(s), Douglas Stephen Taylor and Noelle Denise Taylor, through their attorney, Paul D. Murphy-Ahles, Esquire and DETHLEFS PYKOSH & MURPHY, who files the within Debtor(s)' Motion to Incur Debt/Obtain Credit and aver as follows:

1. This case was commenced by the filing on May 13, 2022 of a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtor(s) have obtained approval for a refinance of their personal residence located at 407 Pauline Drive, Red Lion, York County, Pennsylvania from Cardinal Financial Company located in Charlotte, North Carolina.
3. It is estimated that the monthly payments on the mortgage will be approximately \$2,316.00 per month, including escrow for real estate taxes and homeowner's insurance, for 360 months. The interest rate on the mortgage note will be 6.75%. A copy of the Loan Estimated is attached hereto and marked as Exhibit "A".
4. Debtor(s) are confident that the increased payments will not affect Debtor(s)' ability to continue their Chapter 13 payments.
5. Debtor(s) intend to make all payments on the mortgage note outside the Chapter 13 plan in this case.
6. For all the reasons set out above, Debtor(s) believes that the granting of this Motion will not materially or adversely affect the interests of any creditor nor Debtor(s)' prospects for successful completion of the Chapter 13 Plan in this case.



WHEREFORE, Debtor(s) moves this Honorable Court for leave to incur the new debt described above and prays for such other and further relief as the Court deems just and proper.

Respectfully submitted,  
**DETHLEFS PYKOSH & MURPHY**

Date: May 15, 2025

/s/ Paul D. Murphy-Ahles

Paul D. Murphy-Ahles, Esquire  
PA ID No. 201207  
2132 Market Street  
Camp Hill, PA 17011  
(717) 975-9446  
pmurphy@dplglaw.com  
*Attorney for Debtor(s)*



**Loan Estimate**

**DATE ISSUED** 05/14/25  
**APPLICANTS** Douglas Taylor and Noelle D Taylor  
 407 Pauline Dr  
 RED LION, PA 17356  
**PROPERTY** 407 Pauline Dr  
 RED LION, PA 17356  
**EST PROP VALUE** \$330,000

**LOAN TERM** 30 years  
**PURPOSE** Refinance  
**PRODUCT** Fixed Rate  
**LOAN TYPE** ☐ Conventional ☒ FHA ☐ VA  
☐ \_\_\_\_\_  
**LOAN ID #**  
**RATE LOCK** ☐ NO ☒ YES, until 06/25/25 at 11:00 PM EDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on*

Loan Terms		Can this amount increase after closing?
Loan Amount	\$268,620	NO
Interest Rate	6.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,742.26	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculations	Years 1-11	Years 12-30
Principal & Interest	\$1,742.26	\$1,742.26
Mortgage Insurance	+ 109	+ -
Estimated Escrow <i>Amount can increase over time</i>	+ 465	+ 465
<b>Estimated Total Monthly Payment</b>	<b>\$2,316</b>	<b>\$2,207</b>
<b>Estimated Taxes, Insurance, &amp; Assessments</b> <i>Amount can increase over time</i>	<b>\$465</b> a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> <b>YES</b> <b>YES</b>

Costs at Closing		
Estimated Closing Costs	\$26,848	Includes \$20,961 in Loan Costs + \$5,887 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash To Close	\$10,030	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.



## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$12,030</b>
3.738% of Loan Amount (Points)	\$10,040
Processing Fee	\$995
Underwriting Fee	\$995

<b>B. Services You Cannot Shop For</b>	<b>\$5,911</b>
Appraisal Fee	\$650
Appraisal Fee - Final Inspection	\$200
Credit Report Fee	\$259
FHA Upfront MI Premium	\$4,620
Flood Certification	\$7
MERS Fee	\$25
Verification of Employment Fee	\$150

<b>C. Services You Can Shop For</b>	<b>\$3,020</b>
Title - Closing Protection Letter Fee	\$125
Title - Deed Preparation Fee	\$100
Title - Endorsement 8.1	\$100
Title - Endorsement 9	\$150
Title - Lender's Title Insurance	\$1,715
Title - Residential Mortgage Endorsement	\$100
Title - Settlement Fee	\$530
Title - Waiver of Arbitration Endt.	\$200

<b>D. TOTAL LOAN COSTS (A+B+C)</b>	<b>\$20,961</b>
------------------------------------	-----------------

### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$141</b>
Recording Fees	\$141
Transfer Tax	

<b>F. Prepays</b>	<b>\$4,345</b>
Homeowner's Insurance Premium ( 12 months )	\$889
Mortgage Insurance Premium (    months )	
Prepaid Interest ( \$49.68 per day for 1 days at 6.75% )	\$50
School Property Tax ( 12 months )	\$3,406

G. Initial Escrow Payment at Closing			\$1,401
Homeowner's Insurance	\$74.09	per month for 4 mo.	\$296
Mortgage Insurance		per month for    mo.	
School Property Tax	\$283.85	per month for 2 mo.	\$568
Town Property Tax	\$107.30	per month for 5 mo.	\$537

<b>H. Other</b>	<b>\$0</b>
-----------------	------------

<b>I. TOTAL OTHER COSTS (E+F+G+H)</b>	<b>\$5,887</b>
---------------------------------------	----------------

<b>J. TOTAL CLOSING COSTS</b>	<b>\$26,848</b>
D + I	\$26,848
Lender Credits	

### Calculating Cash to Close

Loan Amount	\$268,620
Total Closing Costs (J)	-\$26,848
Estimated Total Payoffs and Payments	-\$231,742
<b>Estimated Cash to Close</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To <b>Borrower</b>	\$10,030

Estimated Closing Costs Financed (Paid from your Loan Amount)	\$26,848
--	----------



## Additional Information About This Loan

LENDER Cardinal Financial Company, Limited Partnership  
NMLS/PA LICENSE ID 66247/20829  
LOAN OFFICER Sean Forte-bell  
NMLS/PA LICENSE ID 2625505/112492  
EMAIL sean.forte.bell@cardinalfinancial.com  
PHONE (440) 294-6682

MORTGAGE BROKER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE

### Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	\$131,958	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$16,451	Principal you will have paid off.
Annual Percentage Rate (APR)	7.803%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	133.515%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

#### Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

#### Assumption

If you sell or transfer this property to another person, we  
☒ will allow, under certain conditions, this person to assume this loan on the original terms.  
☐ will not allow assumption of this loan on the original terms.

#### Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of the overdue payment of principal and interest.

#### Liability After Foreclosure

Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Servicing

We intend  
☒ to service your loan. If so, you will make your payments to us.  
☐ to transfer servicing of your loan.

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Douglas Taylor

Date

Noelle D Taylor

Date



**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Douglas Stephen Taylor  
**Debtor 1**  
Noelle Denise Taylor  
**Debtor 2**

**Chapter 13**

**Case No.** 1:22-BK-00900-HWV

**Matter:** Motion to Incur Debt/Obtain Credit

**ORDER OF COURT**

UPON CONSIDERATION of the Debtor(s) Motion to Incur Debt/Obtain Credit, said Motion IS HEREBY GRANTED, and the Debtor(s) is permitted to obtain financing from Cardinal Financial Company for the purpose of refinancing their personal residence, up to the loan amount of \$268,620.00, at an interest rate of 7.00% or less.



**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Douglas Stephen Taylor  
**Debtor 1**  
Noelle Denise Taylor  
**Debtor 2**

**Chapter 13**

**Case No.** 1:22-BK-00900-HWV

**Matter:** Motion to Incur Debt/Obtain Credit

**NOTICE**

Notice is hereby given that:

The Debtor(s) filed a Chapter 13 Bankruptcy Petition on **May 13, 2022**.

A hearing on the above-referenced matter has been scheduled for:

<b>United States Bankruptcy Court Sylvia H. Rambo US Courthouse 1501 North Sixth Street, Courtroom 4B Harrisburg, PA 17102</b>	<b>Date: June 3, 2025  Time: 9:30 AM</b>
--	--

Any objection/response to the above-referenced matter must be filed and served on or before **May 29, 2025**.

If service was properly made and Respondent(s) fail to file any objection/response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and grant the relief requested.

If a default order has not been signed and entered, the parties or their counsel are required to appear in Court at the hearing on the above date and time.

Date: May 15, 2025

Paul D. Murphy-Ahles, Esquire  
PA ID No. 201207  
DETHLEFS PYKOSH & MURPHY  
2132 Market Street  
Camp Hill, PA 17011  
(717) 975-9446  
pmurphy@dplglaw.com  
*Attorney for Debtor(s)*



UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Douglas Stephen Taylor  
**Debtor 1**  
Noelle Denise Taylor  
**Debtor 2**

**Chapter 13**

**Case No.** 1:22-BK-00900-HWV

**Matter:** Motion to Incur Debt/Obtain Credit

**CERTIFICATE OF SERVICE**

I hereby certify that on Thursday, May 15, 2025, I served a true and correct copy of the **Debtor(s)' Motion to Incur Debt/Obtain Credit, Notice of Opportunity to Object and Hearing, and proposed Order** in this proceeding via electronic means or USPS First Class Mail upon the recipients as listed in the Mailing Matrix.

/s/ Kathryn S. Greene

Kathryn S. Greene, M-Jur., RP®, Pa.C.P.  
Paralegal for Paul D. Murphy-Ahles, Esquire



Label Matrix for local noticing  
0314-1  
Case 1:22-bk-00900-HWV  
Middle District of Pennsylvania  
Harrisburg  
Thu May 15 16:53:20 EDT 2025

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Abrahamsen Gindin, LLC  
245 Main Street, Suite 100  
Scranton, PA 18519-1641

Ally Financial, Inc.  
Ally Detroit Center  
500 Woodward Avenue  
Detroit, MI 48226-3416

CBNA / The Home Depot  
PO Box 6497  
Sioux Falls, SD 57117-6497

Chase Card  
PO Box 15296  
Wilmington, DE 19850-5296

Citadel Federal Credit Union  
c/o Wellmar, Weinberg & Peiss Co, PA  
965 Keynote Circle  
Cleveland, OH 44131-1829

Comenity Bank / Hot Topic  
Attn: Bankruptcy Department  
PO Box 182125  
Columbus, OH 43218-2125

Country Door  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Fulton Bank, NA  
1 Penn Square  
PO Box 4887  
Lancaster, PA 17604-4887

Ally Bank  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

United States Trustee  
US Courthouse  
1501 N. 6th St  
Harrisburg, PA 17102-1104

Ally Bank  
AIS Portfolio Services, LLC  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Brickhouse OpCo I LLC  
4053 Maple Road Suite 122  
Amherst, NY 14226-1058

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Citadel Credit Union  
4051 West Lincoln Highway  
Parkersburg, PA 19365-1778

Citibank, N.A.  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

Comenity Bank / Lane Bryant  
Attn: Bankruptcy Department  
PO Box 182125  
Columbus, OH 43218-2125

Discover Bank  
Discover Products, Inc.  
PO Box 3025  
New Albany, OH 43054-3025

Goldman Sachs Bank USA  
PO Box 70321  
Philadelphia, PA 19176-0321

Ally Bank, c/o AIS Portfolio Services, LP  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

U.S. Bankruptcy Court  
Sylvia H. Ramo US Courthouse  
1501 N. 6th Street  
Harrisburg, PA 17102-1104

Ally Bank c/o AIS Portfolio Services, LLC  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

CBNA / Best Buy  
50 Northwest Point Road  
Elk Grove Village, IL 60007-1032

Capital One Bank USA, NA  
PO Box 80285  
Salt Lake City, UT 84130-0285

Citadel Credit Union  
ATTN: Collections  
520 Eagleview Blvd  
Exton, PA 19341-1119

Citibank, NA  
PO Box 6241  
Sioux Falls, SD 57117-6241

Comenity Bank / One Stop  
Attn: Bankruptcy Department  
PO Box 182125  
Columbus, OH 43218-2125

Discover Bank  
PO Box 3025  
New Albany, OH 43054-3025

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o Robertson, Anschutz & Schneid, P.L.  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33487-2853



LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

MECU Credit Union  
1 South Street, 14th Floor  
Baltimore, MD 21202-3481

MECU of Baltimore  
1 South Street  
Baltimore, MD 21202-3481

MERRICK BANK  
Resurgent Capital Services  
PO Box 10368  
Greenville, SC 29603-0368

Mariner Finance  
8211 Town Center Drive  
Nottingham, MD 21236-5904

Merrick Bank  
PO Box 9201  
Old Bethpage, NY 11804-9001

(p)NATIONSTAR MORTGAGE LLC  
PO BOX 619096  
DALLAS TX 75261-9096

OneMain Financial  
601 NW 2nd Street  
PO Box 3251  
Evansville, IN 47731-3251

OneMain Financial  
PO Box 3251  
Evansville, IN 47731-3251

PSECU  
1500 Elmerton Avenue  
PO Box 67013  
Harrisburg, PA 17106-7013

PSECU  
PO BOX 67013  
HARRISBURG, PA 17106-7013

Pennsylvania Department of Revenue  
Bankruptcy Division PO Box 280946  
Harrisburg, Pa. 17128-0946

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Seventh Avenue  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Seventh Avenue / Country Door  
1112 7th Avenue  
PO Box2845  
Monroe, WI 53566-8045

Seventh Avenue / Stoneberry  
1112 7th Avenue  
PO Box 2845  
Monroe, WI 53566-8045

Seventh Avenue / Swiss Colony  
1112 7th Avenue  
PO Box 2845  
Monroe, WI 53566-8045

Stoneberry  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

Synchrony Bank  
c/o TRR Receivable Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Synchrony Bank / Care Credit  
Attn: Bankruptcy Department  
PO Box 965060  
Orlando, FL 32896-5060

TD Bank USA / Target Card  
PO Box 6711  
Minneapolis, MN 55440-0673

TD Bank USA, N.A.  
C O WEINSTEIN & RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

(p)US DEPARTMENT OF HOUSING & URBAN DEVELOPE  
ATTN OFFICE OF REGIONAL COUNSEL  
801 MARKET STREET 12TH FLOOR  
PHILADELPHIA PA 19107-3126

US Department of Education  
Att: Claims Filing Unit  
PO Box 8973  
Madison, WI 53708-8973

United States Department of Education  
Claims Filing Unit  
PO Box 8973  
Madison, WI 53708-8973

Douglas Stephen Taylor  
407 Pauline Drive  
Red Lion, PA 17356-9676

(p)JACK N ZAHAROPOULOS  
ATTN CHAPTER 13 TRUSTEE  
8125 ADAMS DRIVE SUITE A  
HUMMELSTOWN PA 17036-8625

Noelle Denise Taylor  
407 Pauline Drive  
Red Lion, PA 17356-9676

Paul Donald Murphy-Ahles  
Dethleff Pyroski & Murphy  
2132 Market Street  
Camp Hill, PA 17011-4706



The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Nationstar Mortgage LLC  
P.O. Box 619096  
Dallas, TX 75261-9741

(d)Nationstar Mortgage, LLC  
d/b/a Mr. Cooper  
PO Box 619096  
Dallas, TX 75261-9741

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

U.S. Department of Housing and Urban Develop  
100 Penn Square East  
Philadelphia, PA 19107

Jack N Zaharopoulos  
Standing Chapter 13  
(Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Citadel Federal Credit Union

(u)Commonwealth of Pennsylvania, Department o

(u)NATIONSTAR MORTGAGE LLC

(u)NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

(u)PSECU

(d)Mariner Finance, LLC  
8211 Town Center Drive  
Nottingham, MD 21236-5904

End of Label Matrix  
Mailable recipients 58  
Bypassed recipients 6  
Total 64